

REMARKS

Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-672, 676-679, 681-721, 723, 727, 728, 730-786, 790, 791, 794, and 799-823 are pending in this application.

By this Amendment, Applicant has cancelled Claims 796-798, without prejudice, Applicant has added new Claims 821-823, and Applicant has amended Claims 544, 546, 560, 562, 565, 567, 568, 582, 583, 584, 601, 603, 616, 617, 619, 622, 624, 625, 638, 639, 640, 641, 658, 659, 660, 661, 670, 687, 689, 690, 708, 709, 710, 716, 719, 723, 736, 738, 739, 759, 761, 770, 772, 781, 782, and 809.

Applicant respectfully submits that the newly added Claims 821-823 do not contain new matter. Applicant further respectfully submits that the amendments to each of Claims 544, 546, 560, 562, 565, 567, 568, 582, 583, 584, 601, 603, 616, 617, 619, 622, 624, 625, 638, 639, 640, 641, 658, 659, 660, 661, 670, 687, 689, 690, 708, 709, 710, 716, 719, 723, 736, 738, 739, 759, 761, 770, 772, 781, 782, and 809 do not contain new matter.

Applicant further submits that the amendments to each of Claims 544, 546, 560, 562, 565, 567, 568, 582, 583, 584, 601, 603, 616, 617, 619, 622, 624, 625, 638, 639, 640, 641, 658, 659, 660, 661, 670, 687, 689, 690, 708, 709, 710, 716, 719, 723, 736, 738, 739, 759, 761, 770, 772, 781, 782, and 809 were not made for purposes related to patentability.

Applicant respectfully submits that the present invention, as defined by each of pending Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-672, 676-679, 681-721, 723, 727, 728, 730-786, 790, 791, 794, and 799-823, is patentable over the prior art. Allowance of pending Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-672, 676-679, 681-721, 723, 727, 728, 730-786, 790, 791, 794, and 799-823, is, therefore, respectfully requested

**I. APPLICANT'S COMMENTS ON REASONS FOR ALLOWANCE:**

In the Notice Of Allowance and Fee(s) Due, mailed July 31, 2007, the Examiner provided an Examiner's Statement of Reasons for Allowance. Applicant provides the following Comments on Statement of Reasons for Allowance as set forth herein and hereby reserves his right to supplement these Comments on Statement of Reasons for Allowance at a later date and/or in response to any future or additional Examiner's Reasons for Allowance.

With regard to independent Claim 544 and the Claims which depend from independent Claim 544, independent Claim 601 and the Claims which depend from independent Claim 601, and independent Claims 658, 659, and 660, Applicant respectfully submits that, in view of the amendments made herein to each of independent Claims 544, 601, 658, 659, and 660, the Examiner's Reasons for Allowance, provided in the Notice Of Allowance and Fee(s) Due, mailed July 31, 2007, are not applicable to, and are irrelevant to, independent Claim 544 and the Claims which depend from same, 601 and the Claims which depend from same, and Claims 658, 659, and 660. Applicant, therefore, respectfully submits that the Examiner's Reasons for Allowance, provided in the Notice Of Allowance and Fee(s) Due, mailed July

31, 2007, are rendered moot by the amendments to each of independent Claims 544, 601, 658, 659, and 660. Applicant reserves the right to respond to any future or supplemental Examiner's Reasons for Allowance for independent Claim 544 and the Claims which depend from independent Claim 544, for independent Claim 601 and the Claims which depend from independent Claim 601, and for each of independent Claims 658, 659, and 660.

With regard to independent Claim 661 and the Claims which depend from independent Claim 661, Applicant respectfully submits that the prior art, alone or in combination, does not disclose, teach, or suggest, a computer-implemented method, comprising: storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer; storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment

relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer; receiving a request for information regarding the benefit provided pursuant to the employee benefit relationship which is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and which is included in employee benefits provided to the employee by the second employer; processing the request for information regarding the benefit with a processing device using employee benefit information or employee benefits information, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web; generating a message in response to the processing of the request for information regarding the benefit, wherein the message contains a response to the request for information regarding the benefit; and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the

second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Applicant respectfully responds to certain specific comments of the Examiner as follows:

1. Claim 661 provides that the "benefit", for example, "is paid for or provided at least in part by the second employer", and Applicant objects to any comment regarding, or interpretation of, the "benefit" of Claim 661 which is inconsistent with the above claim language.

2. With regard to the comment made by the Examiner which refers to "transmitting the request", Applicant respectfully submits that Claim 661, for example, provides: "transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator."

3. Applicant objects to the Examiner's comments to the extent that they might suggest that Claim 661 requires a "transfer" of a "benefit". Claim 661 does not require a "transfer" of a "benefit". For example, Claim 661 provides, in

pertinent part, that a "benefit" be "provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer" and that the "benefit" "provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer". Although a method which falls within the scope of Claim 661 may involve, or may include, a "transfer" of a "benefit", Claim 661 does not require a "transfer" of a "benefit". In view of above, Claim 661 does not require a "transfer" of a "benefit".

Applicant reserves the right to supplement this response to the Examiner's Reasons for Allowance and to respond to any future or supplemental Examiner's Reasons for Allowance for Claim 661 and the Claims which depend from independent Claim 661.

With regard to independent Claim 709, Applicant respectfully submits that the prior art, alone or in combination, does not disclose, teach, or suggest, a computer-implemented method, comprising: storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer; storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer; receiving a request for information regarding the benefit provided pursuant to the employee benefit relationship which is paid for or provided at least in part by the second



employer in or pursuant to the second employment relationship and which is included in employee benefits provided to the employee by the second employer, and further wherein the request for information regarding the benefit is transmitted from a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator; processing the request for information regarding the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web; generating a message in response to the processing of the request for information regarding the benefit, wherein the message contains a response to the request for information regarding the benefit; and transmitting the message to the communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Applicant respectfully responds to certain specific comments of the Examiner as follows:

1. Claim 709 provides that the "benefit", for example, "is paid for or provided at least in part by the second employer", and Applicant objects to any comment regarding, or interpretation of, the "benefit" of Claim 709 which is inconsistent with the above claim language.

2. With regard to the comment made by the Examiner which refers to "transmitting the request", Applicant respectfully submits that Claim 709, for example, provides: "transmitting the message to the communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator."

3. Applicant objects to the Examiner's comments to the extent that they might suggest that Claim 709 requires a "transfer" of a "benefit". Claim 709 does not require a "transfer" of a "benefit". For example, Claim 709 provides, in pertinent part, that a respective "benefit" be "provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first

employer" and that the benefit "provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer". Although a method which falls within the scope of Claim 709 may involve, or may include, a "transfer" of a "benefit", Claim 709 does not require a "transfer" of a "benefit". In view of above, Claim 709 does not require a "transfer" of a "benefit".

Applicant reserves the right to supplement this response to the Examiner's Reasons for Allowance and to respond to any future or supplemental Examiner's Reasons for Allowance for Claim 709.

With regard to independent Claim 710 and the Claims which depend from independent Claim 710, Applicant respectfully submits that the prior art, alone or in combination, does not disclose, teach, or suggest, a computer-implemented method, comprising: storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a health insurance benefit, a disability insurance benefit, and a life insurance

benefit, and further wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer; storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer; receiving a request for the benefit or a claim for the benefit, wherein the benefit is the benefit provided pursuant to the employee benefit relationship which is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and which is included in employee benefits provided to the employee by the second employer; processing the request for the benefit or the claim for the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the

Internet and the World Wide Web; generating a message in response to the processing of the request for the benefit or the claim for the benefit, wherein the message contains a response to the request for the benefit or the claim for the benefit; and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Applicant respectfully responds to certain specific comments of the Examiner as follows:

1. Claim 710 provides that the "benefit", for example, "is paid for or provided at least in part by the second employer", and Applicant objects to any comment regarding, or interpretation of, the "benefit" of Claim 710 which is inconsistent with the above claim language.

2. With regard to the comment made by the Examiner which refers to "transmitting the request", Applicant respectfully submits that Claim 710, for example, provides: "transmitting the message to a communication device associated with at least

one of the employee, a benefit beneficiary, the second employer, and a benefit administrator".

3. Applicant objects to the Examiner's comments to the extent that they might suggest that Claim 710 requires a "transfer" of a "benefit". Claim 710 does not require a "transfer" of a "benefit". For example, Claim 710 provides, in pertinent part, that a "benefit" be "provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, and further wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer" and that the benefit "provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer". Although a method which falls within the scope of Claim 710 may involve, or may include, a "transfer" of a "benefit", Claim 710 does not require a "transfer" of a "benefit". In view of the above, Claim 710 does not require a "transfer" of a "benefit".

Applicant reserves the right to supplement this response to the Examiner's Reasons for Allowance and to respond to any future or supplemental Examiner's Reasons for Allowance for Claim 710 and the Claims which depend from independent Claim 710.

With regard to independent Claim 759 and the Claims which depend from independent Claim 759, Applicant respectfully submits that the prior art, alone or in combination, does not disclose, teach, or suggest, a computer-implemented method, comprising: storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, and further wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer; storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant

to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer; receiving a request for the benefit or a claim for the benefit, wherein the benefit is the benefit provided pursuant to the employee benefit relationship which is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and which is included in employee benefits provided to the employee by the second employer, and further wherein the request for the benefit or a claim for the benefit is transmitted from a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator; processing the request for the benefit or the claim for the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web; generating a message in response to the processing of the request for the benefit or the claim for the benefit, wherein the message contains a response to the request for the benefit or the claim for the benefit; and transmitting the message to the communication device associated with at



least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Applicant respectfully responds to certain specific comments of the Examiner as follows:

1. Claim 759 provides that the "benefit", for example, "is paid for or provided at least in part by the second employer", and Applicant objects to any comment regarding, or interpretation of, the "benefit" of Claim 759 which is inconsistent with the above claim language.

2. With regard to the comment made by the Examiner which refers to "transmitting the request", Applicant respectfully submits that Claim 759, for example, provides: "transmitting the message to the communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator".

3. Applicant objects to the Examiner's comments to the extent that they might suggest that Claim 759 requires a "transfer" of a "benefit". Claim 759 does not require a

"transfer" of a "benefit". For example, Claim 759 provides, in pertinent part, that a "benefit" be "provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, and further wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer" and that the benefit "provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer". Although a method which falls within the scope of Claim 759 may involve, or may include, a "transfer" of a "benefit", Claim 759 does not require a "transfer" of a "benefit". In view of the above, Claim 759 does not require a "transfer" of a "benefit".

Applicant reserves the right to supplement this response to the Examiner's Reasons for Allowance and to respond to any future or supplemental Examiner's Reasons for Allowance for Claim 759 and the Claims which depend from independent Claim 759.

With regard to independent Claim 762 and the Claims which depend from independent Claim 762, Applicant respectfully submits that the prior art, alone or in combination, does not disclose, teach, or suggest, a computer-implemented method, comprising: storing information regarding a request by an employee or a benefit beneficiary to be notified regarding at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship prior to the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package; detecting the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the at least one of a posting of the offering of a benefit and a posting of an offer to sell a benefit or a benefit package is automatically detected by a processing device in response to the request by an employee or a benefit beneficiary to be notified regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package; generating a first message containing information regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a

benefit or a benefit package, wherein the first message is automatically generated by the processing device upon the automatic detection of the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package; transmitting the first message to a first communication device associated with the employee or the benefit beneficiary; receiving a second message transmitted from the first communication device or transmitted from a second communication device associated with the employee or the benefit beneficiary, wherein the second message contains information regarding a request to enroll the employee or the benefit beneficiary in the benefit or in the benefit package; and enrolling the employee or the benefit beneficiary in the benefit or the benefit package.

Applicant objects to the Examiner's comments to the extent that they might suggest that Claim 762 requires that the benefit or benefit package be "newly available" to, or for, anyone or everyone, or that the benefit or benefit package be a "new benefit or benefit package" to, or for, anyone or everyone. For example, Claim 762 provides, in pertinent part, that the benefit or the benefit package "is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship prior to the at least one of a posting

of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package". In view of the above, Claim 762 does not require that the benefit or benefit package be "newly available" to, or for, anyone or everyone, and Claim 762 does not require that the benefit or benefit package be a "new benefit or benefit package" to, or for, anyone or everyone.

Applicant reserves the right to supplement this response to the Examiner's Reasons for Allowance and to respond to any future or supplemental Examiner's Reasons for Allowance for independent Claim 762 and the Claims which depend from independent Claim 762.

With regard to independent Claim 776 and the Claims which depend from independent Claim 776, Applicant respectfully submits that the prior art, alone or in combination, does not disclose, teach, or suggest, a computer-implemented method, comprising: storing information regarding a request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship at the time of the

posting of the at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package; detecting the posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by a processing device in response to the request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package; generating a message containing information regarding the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the automatic detection of the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package; transmitting the message to a communication device associated with the benefit provider; and enrolling the employee or the benefit beneficiary in the benefit or the benefit package.

Applicant objects to the Examiner's comments to the extent that they might suggest that Claim 776 requires that the benefit or benefit package be "currently unavailable" to, or for, anyone or everyone. For example, Claim 776 provides, in pertinent part, that "the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship at the time of the posting of the at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package". In view of the above, Claim 776 does not require that the benefit or benefit package be "currently unavailable" to, or for, anyone or everyone.

Applicant reserves the right to supplement this response to the Examiner's Reasons for Allowance and to respond to any future or supplemental Examiner's Reasons for Allowance for independent Claim 776 and the Claims which depend from independent Claim 776.


Entry of the foregoing Comments on Statement of Reasons for Allowance is respectfully requested.

## II. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-672, 676-679, 681-721, 723, 727, 728, 730-786, 790, 791, 794, and 799-823 is respectfully requested.

A Statement of the Substance of the Examiner Interview, for the Examiner Interview which took place on July 17, 2007, in the above-identified application, is submitted herewith.

Respectfully Submitted,

  
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Encl.: - Statement of the Substance of the Examiner Interview

August 13, 2007

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